

EXCHANGE.

ON LONDON.—Bank Bills, at 3 months' sight, 4½.
Bank Bills, at 6 months' sight, 4½.
Credits, at 6 months' sight, 4½.
Documents, Bills, and months, 4½.
Bank Bills, at demand, 4½.
Bank Bills, at demand, 4½.
ON NEW YORK.—
Private, 5 months' sight, 4½.
ON BOMBAY.—Bank, 3 days' sight, 220.
ON CALCUTTA.—Bank, 3 days' sight, 220.
ON SHANGHAI.—
Bank, 3 days' sight, 72.
Bank, 15 days' sight, 72.
Private, 30 days' sight, 72.

Notices of Firms.

M. R. CECIL, GEORGE TATHAM is authorized to sign our first paper concerning at Foochow from this date.
HOLIDAY, WISE & CO.
In 1856 Hongkong, 11th November, 1871.

NOTICE.

THE business hitherto carried on at this place under the style of HAUSCHILD & SORSEN having been amalgamated with that of W. G. HALE & CO., and Mr. E. Sorsen has this day been admitted partner in our firm, which in future will consist of

MR. W. G. HALE.

J. G. CASWELL.

L. HAUSSCHILD.

E. SORSEN.

W. G. HALE & CO.

of 1744 Saigon, 1st October, 1871.

M. E. THOMAS FICKERING DEBWIN is a partner in my business from this day, which will in future be conducted under the style of F. E. VINCENT & CO.

E. VINCENT.

of 1870 Swatow, 2nd October, 1871.

NOTICE.

M. R. WILLIAM HENRY MOORE and Mr. OFFICER have this day been admitted partners in our firm.

LAMMERT, ATKINSON & CO.

of 1238 Hongkong, 29th June, 1870.

NOTICE.

M. R. WILLIAM ABBOTT TURNBULL is authorized to sign our firm from this date.

BIRLEY, WORTHINGTON & CO.

of 829 Shanghai, 1st May, 1871.

THE interest and responsibility of Mr. J. A. KOK in our firm, ceased on the 23rd of July by mutual consent, and we shall carry on our business as hitherto, under the same style.

J. SMITH & CO.

of 140 Chefoo, 1st August, 1871.

THE Undersigned having this day entered into partnership as Merchants and Commissioners Agents, will conduct their business under the name and style of NORTON, LYALL & CO.

EDWARD NORTON.

ROBERT LYALL.

of 1 Hongkong, 1st January, 1871.

NOTICE.

THE three lots of Ground formerly belonging to DENT & CO., and situated in the western suburbs of Canton, in the rear of the Shamoun site, behind the Shamou Lane, in front of Tai Ping Tong, have, through the late Mr. WELL & BENNETT, London Agents, been sold to the Yow Wo Tong.

The bargain money was paid on the 18th day of November, and a proper deed of assignment will be shortly executed by Dent's Trustees. The under-lease formerly held by Guise Chong has been cancelled, and the Yow Wo Tong are the sole possessors of the property.

YOW WO TONG.

2m 185 Hongkong, 20th November, 1871.

E. R. HARDLEY, HOUSE AND SHIP PLUMBER, COPPER SMITH, BRASS FOUNDER AND GAS FITTER, (LATE PATRONS OF HARDLEY), 73, Queen's Road, Wm. Hardley, Next to the E. & Co. Coal Stores, 1881 Hongkong. Sept. 15.

GEORGE GLASSE.

FIVE YEARS MANAGER TO KINSFORD & CO., FIDGIDILLY LONDON, AND PLACE (ENDOMA PIAE).

ENGLISH AND FOREIGN CHEMIST VICTORIA DISPENSARY, HONGKONG AND YOKOHAMA, SHIPS MEDICINE CHESTS.

SUPPLIED AND REFFITED D. & L. CO., Hongkong, 3rd September, 1867.

IT is hereby notified that the interest, and a portion of Messrs. Lo Wing Choo and Lo Yu Tung, with the undersigned firm ceased from the 1st of May, 1871, and that the undersigned will not hold himself responsible for any debts, whatever contracted by the said Lo Wing Choo and Lo Yu Tung.

THE Undersigned, for the Tsin Hoo.

LO KEE SENG.

6m 1399 Singapore, 1st August, 1871.

THE Undersigned, who has been carrying on business in Macao, under the style of Agrest, since May, 1870, has taken over the business formerly conducted by Messrs. H. J. JONES & CO., of Macao, and has this day opened a branch of his firm in this Colony, to carry on business as Antecedent and General Commission Agent, and trusts that by strict attention to business to merit a share of the public patronage.

The business will from this date be carried on here, and at Macao, under the style of AGREST & CO., and Mr. RICARDO DE SOUSA is authorized to sign on behalf of the Undersigned.

HIGELD, AGREST & CO., 1st December, 1871.

WHITE SPOTTED SWIMMING.

DYED SPOTTED SWIMMING.

DYED SWIMMING.

WHITE SWIMMING.

Extracts.

Taids and Tankers.
(Aids.)

SPEECHES INTRIGUE.

The origin of language is an impenetrable mystery. It would, however, appear safe to conclude that the gift of intelligent utterance formed a part of man's intuitions, for all accounts go to support the belief that Adam had, from the first, the power to express himself in language. Not only, indeed, did he possess this power absolutely, but he was also able to understand the spirit and meaning of language, for, immediately after his creation, he was called upon to furnish names for "every beast of the field, and every fowl of the air," and otherwise to give force and direction to philological knowledge. Shortly after this followed his wooing of Eve, and it cannot be supposed that he, more than any other man, had an equal significance of meaning. A dove may be very aptly described as a pachymetrical animal—a creature insensible to every delicacy of feeling, and utterly unable to sympathize with the woes of both sexes so eloquently enunciates, and this word so attentively listen to and so gladly believe. Thus, no other deduction can be made than that the knowledge and practice of language was simultaneous with man's first appearance upon earth, and were as inherent to his nature as the feelings of hearing and seeing.

How far the gift has been improved during the six thousand years that have since elapsed there is no definite way of ascertaining. The confusion of tongues that occurred in the Tower of Babel, rendered necessary to circumvent man's arrogance and folly, and the existence of the Blarney Stone in Ireland—

"He who kisses
Never misses
To grow most eloquent."

Have, no doubt, greatly contributed to the enlarged compass and use of language.

PROGRESS.

The progress made, indeed, is so great that it is not an unusual thing now-a-days for a person to talk who is delightfully unconscious that the hearers are listening to an idiot. Moreover, language, in some apology for it, is frequently employed for no other purpose, seemingly, than to furnish oral evidence of stupidity and ignorance. How many people in this world have had the misfortune during their life to stupidly listen to some prattling egotist, and have mentally commented thus: "What a garrulous trash!" "What a scoundrel!" "What a blundering numskull!" "What a supercilious fool!" It may be unfortunate in every way that the best qualified conversationalists are often the most silent members of society, and that in the majority of the instances the leading talkers of both small and large parties are those who have little education, few ideas, and less sense, and whose voices may be the echoes of hollow skulls. It may likewise be unfortunate that the impertinent silliness of talkative dandies should be tolerated by sensible people, or be allowed to inspire a disgust for conversational privileges which so many listeners have felt.

The matter is easily explained. A flagrant abuse of the highest blessing, no matter what its character may be, always seems for the time being so to vulgarize it as to render it contemptible and almost repellent. Thus, amongst lewdness and profanity, hearing to delicate ears, is little short of a curse. Aids' scenes of vice and squalor, eyesight, to true Christian people, is productive of much pain. The agonies of suffering and grief, whether resulting from natural causes or from the deceipts and treacheries of the world, make sense and consciousness the deadliest instruments of torture. So, likewise, the platiutes and verbiage uttered by brainless talkers, present the blessing of language in so disagreeable an aspect as to induce guffaws to withhold the advantages they possess, by remaining silent.

Nor is this all. Small-minded talk, that obtains so largely in society, breeds a prejudice against society itself, and causes many persons of cultivated wit and solid attainments to shun all social gatherings. From an intelligent standpoint, there is no pleasure in witnessing a man or woman making fools of themselves, and it is a positive punishment to be so placed as to oblige, by the laws of etiquette, to listen to so-called and corrupted talk. The reason, therefore, is plain, why social parties are so apt to be composed of superficial minds, frivolous tastes, and twaddling tongues.

GADGETS LOQUENT.

There is a wide difference between mere talk and conversation—as wide, indeed, as there between milk and butter. The one is the running of the tongue, the other is the churning of the intellect. The silliest fool who is not dumb—a child, a parrot—can talk. To give utterance to words that stand for words is the easiest accomplishment imaginable, requiring neither skill, study, nor education, and it is for this reason that it is so common. A prattling babe can talk, and is of as much importance to the intellectual world as a jabbering blockhead of a man or woman. The *accents loquendi* is not confined to age or class, or even genus, for the matter of that, for it may belong to a magpie as much as to a man, and make both equal flippancy. It is truly a troublesome thing to manage, and has brought to light more egotists and idiots than the pride of mankind cares to acknowledge, exceeding in number, as they do, all other denominations combined.

The story goes that on one occasion a wizard's assistant rashly invoked the presence of the devil to assist him in his work, and then was unable to dismiss him. A similar fate very often attends an educated member of a party who innocently addresses a question to his neighbour. The answer is blunderingly given, but the bold silent tongue, once awakened from its uncountable slumber, asserts its habituated energy, and rattles on through all the labyrinth of confusion and dullness with merciless action, and the questioner, like the wizard's assistant, finds that he has called up a demon over which he has no further control. Any one who has tried this experiment will never wish to repeat it, and will be at no difficulty to understand why talk should be called the running of the tongue.

GARBLITY.

Probably the most extraordinary exhibition of which any idea can be formed is that of two or more inane talkers engaged in some silly argument. So long as a garrulous tongue has everything its own way, it is comparatively decent. Let it, however, encounter an opponent equally garrulous and enter upon a words warfare, and the dispute is worse in its boisterous violence than

"Loud larmes, neiging steeds, and trumpets clang."

The scene becomes, if possible, more excited still if the antagonists be of the "gender sex," for if the noise be not quite so great, the activity is certainly apt to be greater, and no one within hearing would ever afterward think that—

"A woman's tongue
Gives not half so great a blow to the ear
As will a blow to a man's first."

Thus, whether male or female, garrulous disputants are the most incomparable nuisances that can be met with in society, and cases are not infrequent when moderately well-bred people given to loquacity, lose in the heat of flippancy argument their manners, and their temper.

Somewhat or another talkative people have the worst possible manners in one important particular. The simplest child does not require to be told that to interrupt a person in the course of speaking is a great rudeness. What, then, can be said of well-educated men and women who not only persistently interrupt one another, but seek to drown each

other's voice in violent clamor? Yet this happens every day in what is severely called *good society*. Indeed, whether there is elsewhere, a practiced chatterbox is never troubled with politeness, and if any one tries, in a moment's interval, to get in a word edgeways, it is sure to provoke a renewed deluge of garrulity. The sooner the fact becomes known, even among idiots, that wordy interruption is the most serious breach of manners that can be committed, the sooner will the interests of social harmony be consulted. Chesterfieldian polish cannot be expected in all the works of a boorish and meaning of language, for, immediately after his creation, he was called upon to furnish names for "every beast of the field, and every fowl of the air," and otherwise to give force and direction to philological knowledge. Shortly after this followed his wooing of Eve, and it cannot be supposed that he, more than any other man, had succeeded, in his suit without having had recourse to the coaxing and wordy conceits which flow so readily from the human tongue in moments of persuasive courtesy—which in our day the wavers of both sexes so eloquently enunciates, and this word so attentively listen to and so gladly believe. Thus, no other deduction can be made than that the knowledge and practice of language was simultaneous with man's first appearance upon earth, and were as inherent to his nature as the feelings of hearing and seeing.

How far the gift has been improved during the six thousand years that have since elapsed there is no definite way of ascertaining. The confusion of tongues that occurred in the Tower of Babel, rendered necessary to circumvent man's arrogance and folly, and the existence of the Blarney Stone in Ireland—

Lord Byron has been credited with originating the term *hiss* as applied to a dull persistent talker, but it little matters who brought it into existence; it is enough that no other word bears an equal significance of meaning. A boor may be very aptly described as a pachymetrical animal—a creature insensible to every delicacy of feeling, and utterly unable to sympathize with the woes of both sexes so eloquently enunciates, and this word so attentively listen to and so gladly believe. Thus, no other deduction can be made than that the knowledge and practice of language was simultaneous with man's first appearance upon earth, and were as inherent to his nature as the feelings of hearing and seeing.

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THE Undersigned having been appointed Agents for the above Company at Hong Kong, Canton, Foochow, Shanghai, and Hangchow, and are prepared to grant Insurances at Current Rates.

Insurances.

COMPAGNIE LYONNAISE D'ASSURANCES MARITIMES.

Société anonyme fondée au Capital de 6,000,000 de francs (parties divisées.)

THIS Company, being associated for the purpose of Marine Insurance in the Far East, with the

LETSY FRANCAIS, Capital of 6,000,000 francs,

And with the CIE FRANCAISE D'ASSURANCES MARITIMES, Capital of..... 5,000,000 francs,

Offers to the ASSURANCE COMPANY, a collective

Capital of..... 17,000,000 francs.

Agencies established, and Policies granted,

in Lyons, Paris, London, Marseille, Calais, Boulogne, Yokohama, Hongkong and Shanghai.

The undersigned having been appointed Agents in China for the above-named Company, are prepared to accept Marine risks,

foreign or continental, at current rates.

RUSSELL & CO.

573 Hongkong, 2nd March, 1870.

PACIFIC INSURANCE COMPANY, OF SAN FRANCISCO.

THIS Undersigned, having been appointed Agent in China for the above-named Company, are prepared to grant Policies covering

Marine Risks in the Far East.

RUSSELL & CO.

573 Hongkong, 23rd July, 1870.

PACIFIC INSURANCE COMPANY, OF SAN FRANCISCO, CALIFORNIA.

THIS Undersigned having been appointed Agent in China for the above-named Company, are prepared to accept Marine risks,

foreign or continental, at current rates.

RUSSELL & CO.

573 Hongkong, 1st April, 1870.

IMPERIAL FIRE OFFICE.

THIS Undersigned having been appointed Agent in China for the above-named Company, are prepared to accept Marine risks,

foreign or continental, at current rates.

RUSSELL & CO.

573 Hongkong, 1st April, 1870.

NOTICE.

FROM and after this date the following rates

will be charged for SHOT PERIOD INSURANCES, viz.—

Not exceeding Ten days 1/4 of the annual rate

Not exceeding 1 month 1/4 of the annual rate

1 month to 3 months 3 " do. do.

Above 3 months 5 " do. do.

Above 6 months the full annual rate.

GIBB, LIVINGSTON & CO., Agents for the Royal Fire Insurance Company, of Hongkong, 13th August, 1869.

OCEAN MARINE INSURANCE COMPANY, LONDON.

THIS Company, with its Head Office at Hongkong, and Agencies at the various Treaty Ports in China, is prepared to accept Policies of Insurance, at the current rates of Premiums at the respective places.

RUSSELL & CO.

573 Hongkong, 1st April, 1870.

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Above 3 months 5 " do. do.

Above 6 months the full annual rate.

GILMAN & CO., Agents for the Royal Fire Insurance Company, of Hongkong, 7th April, 1869.

NOTICE.

FROM and after this date the following rates

will be charged for SHOT PERIOD INSURANCES, viz.—

Not exceeding Ten days 1/4 of the annual rate

Not exceeding 1 month 1/4 of the annual rate

1 month to 3 months 3 " do. do.

Above 3 months 5 " do. do.

Above 6 months the full annual rate.

GIBB, LIVINGSTON & CO., Agents for the Royal Fire Insurance Company, of Hongkong, 13th August, 1869.

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ROBY WALKER & CO., Agents for the Royal Fire Insurance Company, of Hongkong, 13th September, 1869.

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